

Debtor 1 Angelia G Henderson-Perry

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas
(State)

Case number 12-36346 - bjh13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: US Bank Trust National Association, et al.Court claim no. (if known):
27-1Last 4 digits of any number you use to identify the debtor's account: 8 2 1 7Property address: 1427 Marlene Place
Number StreetDesoto TX 75115
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☒ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ 7,510.21**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 5,444.48
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 2,370.93
- c. **Total.** Add lines a and b. (c) \$ 7,815.41

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07 / 01 / 2016
MM / DD / YYYY

Debtor 1 Angelia G Henderson-Perry
First Name Middle Name Last Name

Case number (if known) 12-36346 - bjh13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

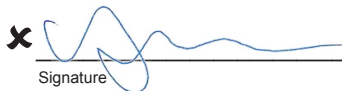
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


 Signature

Date 10 / 12 / 2016

Print Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

If different from the notice address listed on the proof of claim to which this response applies:

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 - 0836

Email bknotices@snsr.com

323 Fifth Street, P O Box 35, Eureka, CA 95501



SN Servicing Corporation

REINSTATEMENT LETTER

	From:	Payoff Department
	Pages:	
Fax:	Date:	10/07/16
	CC:	

Good to 10/11/16

4	PAYMENTS DUE 07/01/16 thru 10/01/16	\$1,361.12	5,444.48 **
	PRIOR SERVICER LATE FEES		1,387.67
	PRIOR SERVICER CORPORATE ADVANCES		1,150.59
	OWED TO BORROWER	(unapplied)	-167.33
	REINSTATEMENT TOTAL		<u>\$7,815.41</u>

****Payments Include Escrow**

The following figures are subject to final verification by the note holder. The mortgagee reserves the right to withhold the issuance of the satisfaction of mortgage until all funds due are received by our office.

PAY OFF INSTRUCTIONS/INFORMATION:

- Pay off figures are subject to change so please call **800-603-0836** to update these figures prior to remitting funds.
- Funds received after 12:00 noon will be processed on the next business day and interest will be charged through that date.
- All pay off figures are subject to clearance of funds in transit. The pay off is subject to final audit when presented.
- Please provide the borrower's forwarding address so any overpayment or refund can be directly mailed to the borrower.
- We will prepare the release of our interest in the property after all funds have cleared.

REMITTANCE INFORMATION:

Make checks payable to: Igloo Series II Trust

Mailing Address:

SN Servicing Corporation
Igloo Series II Trust
PO BOX 660820
DALLAS, TX 75266-0820

Express Mail Address:

Bank of Texas
c/o Remittance Services, Dept 41548
2650 Royal Lane
Dallas, TX 75229

Wiring Instructions: Lockbox #8095283520 ABA #111014325 Investor ID: 7180 Investor Name: Igloo Series II Trust

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On October 12th 2016, I served the within a STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT (mid-case cure audit) on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Angelia G. Henderson-Perry

PO BOX 2538

Desoto, TX 75123

Thomas Powers

125 E John Carpenter Frwy, Ste 1100

Irving, TX 75062-2288

Michael Wright

3500 Maple Ave, Ste 420

Dallas, TX 75219

I certify under penalty of perjury that the foregoing is true and correct.

Executed on October 12th, 2016, at Eureka, California.

/s/ Megan M. Lynch

Megan M. Lynch